

In re:
Melvin Torres
Debtor

Case No. 20-10747-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jun 13, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2024:

Recip ID	Recipient Name and Address
db	+ Melvin Torres, 63 West Madison Street, Mohnton, PA 19540-1209
cr	+ Rushmore Servicing as servicer for U.S. Bank Natio, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 14 2024 00:39:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 14 2024 00:40:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 14 2024 00:39:00	Freedom Mortgage Corp., 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	^ MEBN	Jun 14 2024 00:18:24	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14702933	^ MEBN	Jun 14 2024 00:18:25	Rushmore Loan Management Services, LLC, c/o Lauren M. Moyer, Esq, 1325 Franklin Avenue, Ste 160, Garden City, NY 11530-1631
14829992	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 14 2024 00:39:00	U.S. Bank National Association, et al., c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
14702346	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 14 2024 00:39:00	US Bank National Association, not in its indiv., capacity but solely as trustee for RMTP, Trust, Series 2021 Cottage-TT-V, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0313-4

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2024 at the address(es) listed below:

Name	Email Address
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ANDREW L. SPIVACK	
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on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com

DAVID S. GELLERT	
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on behalf of Debtor Melvin Torres dsgrdg@ptdprolog.net
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DENISE ELIZABETH CARLON	
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on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com

LAUREN MOYER	
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on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com

LAUREN MOYER	
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on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com

ROLANDO RAMOS-CARDONA	
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on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmil@readingch13.com
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SCOTT F. WATERMAN [Chapter 13]	
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ECFMil@ReadingCh13.com

United States Trustee	
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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Melvin Torres
Debtor

Rushmore Servicing as servicer for
U.S. Bank National Association, not in
its individual capacity but solely as
trustee for RMTP Trust, Series 2021
Cottage-TT-V
v.

Melvin Torres
Scott F. Waterman - Bankruptcy
Trustee

Respondents

CASE NO.: 20-10747-pmm

CHAPTER 13

Judge: Patricia M. Mayer

Hearing Date:

Objection Deadline:

ORDER APPROVING SETTLEMENT STIPULATION

AND NOW, this 13th day of June, 2024, it is hereby
ORDERED and DECREED that the Settlement Stipulation resolving Creditor, Rushmore
Servicing as servicer for U.S. Bank National Association, not in its individual capacity but solely
as trustee for RMTP Trust, Series 2021 Cottage-TT-V's Motion for Relief from Automatic Stay is
hereby APPROVED.

BY THE COURT:



Patricia M. Mayer, Bankruptcy Judge